

Information to identify the case:

Debtor 1 Bohdan A. Polanskyj
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4363**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-22883-JKS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bohdan A. Polanskyj

9/30/16

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Bohdan A. Polanskyj
 Debtor

Case No. 16-22883-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db +Bohdan A. Polanskyj, 14 Clark Street, Glen Ridge, NJ 07028-2206
 516271115 +Alliance One, P.O. Box 1378, Wall, NJ 07719-1378
 516271116 +American Anesthesiology, POB 88087, Chicago, IL 60680-1087
 516271118 +Chase, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047
 516271122 +Chase Mortgage, PO Box 78420, Phoenix, AZ 85062-8420
 516271124 +Citibank, P.O. Box 183057, Columbus, OH 43218-3057
 516271125 +City of Newark, P.O. Box 6400, Newark, NJ 07106-0400
 516271127 +EZPASS, P.O. Box 1235, Elmsford, NY 10523-0935
 516271126 +East Orange Water Dept., 99 S Grove St, East Orange, NJ 07018-4197
 516271130 +Midland Funding, LLC, P.O. Box 939069, Attention: Chief Compliance Officer,
 San Diego, CA 92193-9069
 516271131 +NJ Natural Gas, POB 11743, Newark, NJ 07101-4743
 516271132 +PNC Bank, N.A., c/o KML Law Group, P.C., Sentry Office Plaza,
 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 516271133 PSE&G, POB 14444, New Brunswick, NJ 08906-4444
 516278047 +Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100,
 Livingston, New Jersey 07039-1711
 516271135 +Seaside Electric, 901 Boulevard, Seaside Heights, NJ 08751-2127
 516271136 +Seaside Water Dept., 901 Blvd., Seaside Heights, NJ 08751-2127
 516271137 +Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077
 516271119 +chase CC, POB 1418, Maumee, OH 43537-8418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QCMFORMAN.COM Sep 30 2016 23:43:00 Charles M. Forman, LeClairRyan,
 One Riverfront Plaza, 1037 Raymond Blvd., Suite 16th Floor, Newark, NJ 07102-5424
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2016 00:02:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 01 2016 00:02:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Sep 30 2016 23:43:00 Synchrony Bank, c/o Recovery Mngt. Sys.,
 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
 516271129 EDI: CITICORP.COM Sep 30 2016 23:43:00 Home Depot, PO Box 20483, Bankruptcy Dept.,
 Kansas City, MO 64195
 516271128 EDI: CITICORP.COM Sep 30 2016 23:43:00 Home Depot, c/o Bankruptcy Dept, PO Box 20483,
 Kansas City, MO 64195
 516271120 +EDI: CHASE.COM Sep 30 2016 23:43:00 Chase Credit Card, POB 15153,
 Wilmington, DE 19886-5153
 516271121 +EDI: CHASE.COM Sep 30 2016 23:43:00 Chase Line of Credit, P.O.Box 15153,
 Wilmington, DE 19886-5153
 516271123 +EDI: CITICORP.COM Sep 30 2016 23:43:00 Citibank, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 516271134 +EDI: SEARS.COM Sep 30 2016 23:43:00 Sears, POB 6282, Sioux Falls, SD 57117-6282
 516283421 EDI: RMSC.COM Sep 30 2016 23:43:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 516271117 +EDI: BANKAMER.COM Sep 30 2016 23:43:00 bank of america, P.O. Box 15019,
 Wilmington, DE 19886-5019

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Sep 30, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Charles M. Forman charles.forman@leclairryan.com, lori.capasso@leclairryan.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor FAY SERVICING LLC, as servicer for WILMINGTON TRUST,
NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST
2015-1 bankruptcy@feinsuch.com
Robert B Davis on behalf of Debtor Bohdan A. Polanskyj Rob@davislawcenterllc.com,
rbdesq@gmail.com

TOTAL: 4